

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OregonU.S. BANKRUPTCY COURT  
DISTRICT OF OREGON  
**FILED**

February 28, 2008

Clerk, U.S. Bankruptcy Court

BY **cbb** DEPUTY**Notice of Chapter 7 Bankruptcy Case, Meeting of  
Creditors, Deadlines, *Proposed Case Dismissal*, and  
Trustee Appointment**A Chapter 7 bankruptcy case concerning the debtor(s) named below was **FILED ON 2/28/08**.You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.

NOTE: The staff of the bankruptcy clerk's office is forbidden by law from giving legal advice.

**SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS**

Debtor(s) (name(s) and address):

**Shelby Dean Seale**2323 NW188th Ave. #1923  
Hillsboro, OR 97124Case Number: **08-30750-rld7**Last four digits of Social-Security or Individual  
Taxpayer-ID(ITIN) No(s)/Complete EIN:  
xxx-xx-1709

Debtor(s) Attorney:

**BEN PRADHAN**  
11700 SW Butner Rd #333  
Portland, OR 97225  
Telephone No.: (503) 888-4736

Trustee:

**Michael B. Batlan**  
POB 3729  
Salem, OR 97302  
Telephone No.: (503) 588-9192**DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!****Meeting of Creditors****March 31, 2008 AT 10:30 AM IN US Trustee's Office, 620 SW Main St Rm 223, Portland, OR 97205**  
(NOTE: NOT at Mult. Co. Cthse!)**Presumption of Abuse under 11 USC §707(b) (See "Presumption of Abuse" on the reverse side)**

The presumption of abuse does not arise.

**Deadlines****Documents must be received by the bankruptcy clerk's office by the following deadlines:****DEADLINE to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/30/08****DEADLINE to Object to Exemptions:** Thirty (30) days after the *conclusion* of the Meeting of Creditors.**DEADLINE to File a Motion to Not Enter Discharge Per 11 USC §727(a)(12) Applicability: 5/30/08.****Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Notices Re Proposed Dismissal of Case/Undue Hardship Presumption****YOU ARE NOTIFIED:** (1) This case may be dismissed without further notice if the debtor(s) fail to either complete the Meeting of Creditors, or timely file any documents and/or make fee payments ordered by the court, unless within 20 days of the above "FILED" date a party in interest files a written objection to dismissal, **setting forth** specific grounds, with the Clerk of Court **AND** sends copies to BOTH the debtor's attorney (or debtor if pro se) AND trustee **[IMPORTANT:** Unless you receive an Order of Dismissal from this court, this case is active!]; **AND** (2) That any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtor(s) shall remain in effect until the effective date of any discharge order entered in this case unless a party of interest objects by 4/21/08.**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

**Trustee Appointment**

The trustee named above is hereby appointed as interim trustee in this case. Such trustee's bond shall be the blanket bond heretofore approved and filed with the U.S. Bankruptcy Court Clerk.

UNITED STATES TRUSTEE

**DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!****Bankruptcy Clerk's Office:****Phone:** 503-326-1500 **Office Hours:** 9:00AM-4:30PM  
**Paper Document Filing Location:** See Information on Back**For the Court:** Clerk, U.S. Bankruptcy Court

**EXPLANATIONS**

<b>Filing of Chapter 7 Bankruptcy Case</b>	A bankruptcy case under Chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) named on the front side, and an order for relief has been entered.
<b>Relief from Stay</b>	Requests for <i>NON</i> –judicial relief from the stay of Bankruptcy Code §362(a), limiting actions to recover debtor's property, must comply with Local Form #715. Requests for judicial relief must comply with Local Form #720.50.
<b>Creditors May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
<b>Presumption of Abuse</b>	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
<b>Meeting of Creditors</b>	The Meeting of Creditors is scheduled for the date, time and location listed on the front side. The <b>DEBTOR</b> (both husband and wife in a joint case) <i>must be present at the meeting to be questioned under oath by the trustee and by creditors</i> <b>OR THIS CASE MAY BE DISMISSED! IMPORTANT NOTES:</b> (1) This meeting is <b>NOT</b> held at the court; <b>AND</b> (2) Debtor must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). <b>Original photo IDs and other documents are required.</b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>Do Not File a Proof of Claim at This Time</b>	There does not appear to be any property available to the trustee to pay creditors. <b>YOU THEREFORE SHOULD NOT FILE A PROOF OF CLAIM AT THIS TIME.</b> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim and the deadline for filing your proof of claim, and providing you with a partially completed proof of claim form. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor. If you believe the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and required filing fee by that Deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive that objection by the "Deadline to Object to Exemptions" listed on the front side.
<b>Bankruptcy Court Clerk's Office (Document Filing, and Copies)</b>	Any PAPER document that you file in this bankruptcy case (i.e., one not filed electronically via the Internet) must be filed at: U.S. Bankruptcy Court 1001 SW 5th Ave #700 Portland, OR 97204 <b>(IMPORTANT NOTE: The Meeting of Creditors is NOT held at this address!)</b>  You may inspect all filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. A deputy clerk will make copies of paper documents for 50¢ a page (e.g., Schedules average \$10). Additionally, but only in the Portland office as the Eugene vendor quit, you may make copies of paper documents for 15¢ a page. If the document is available as an electronic image, then you may make copies for 10¢ per page using a public access terminal at either court office. Written requests for copies of court documents must include a self addressed and stamped 9" x 12" envelope, a \$26 search fee and the appropriate copy fee.
<b>Internet Access, Information and Legal Advice</b>	Court, and most case information, may also be accessed via the court's website at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc. contact the debtor's attorney. Contact your <b>OWN</b> attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice!
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0979-3  
Case: 08-30750

User: carol  
Form ID: B9A

Page 1 of 1  
Total Served: 25

Date Rcvd: Feb 28, 2008

The following entities were served by first class mail on Mar 01, 2008.

db +Shelby Dean Seale, 2323 NW188th Ave. #1923, Hillsboro, OR 97124-7067  
at +BEN PRADHAN, 11700 SW Butner Rd #333, Portland, OR 97225-5783  
tr +Michael B. Batlan, POB 3729, Salem, OR 97302-0729  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013  
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
smg +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001  
ust +US Trustee, Portland, 620 SW Main St #213, Portland, OR 97205-3026  
82197130 Allied Data Corporation, 13111 Westheimer, Suite 400, Houston, TX 77077-5547  
82197131 Arrow Financial Services, PO Box 1206, Oaks, PA 19456-1206  
82197133 Arrow Financial Services L, 5996 W Touhy, Ave, Niles, IL 60714-4610  
82197132 +Arrow Financial Services L, 8589 Aero Drive, Suite 600, San Diego, CA 92123-1722  
82197136 Citibank, PO Box 469100, Escondido, CA 92046-9100  
82197139 MBNA America, P.O.Box 15137, Wilmington, DE 19886-5137  
82197140 MBNA America, P.O.Box 15102, Wilmington, DE 19886-5102  
82197141 +Northland Group Inc., P.O.Box 390846, Minneapolis, MN 55439-0846  
82197143 +Pacific Cascade Fed Credit Union, 1075 Oak Street, Eugene, OR 97401-3107  
82197144 +Pacific Cascade Fed. Credit Union, 1155 Chambers, Eugene, OR 97402-3756  
82197145 +Patrick J Layman, Atty, Bishop, White & Marshall, P.S., 720 Olive Way, Suite 1301, Seattle, WA 98101-1834  
82197146 Providence St. Vincent Medical Center, P.O.Box 3396, Portland, OR 97208-3396

The following entities were served by electronic transmission on Feb 29, 2008.

tr +EDI: QMBBATLAN.COM Feb 28 2008 23:56:00 Michael B. Batlan, POB 3729, Salem, OR 97302-0729  
smg +EDI: ORREV.COM Feb 28 2008 23:56:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2553  
82197134 +EDI: ARROW.COM Feb 28 2008 23:56:00 Arrow Financial Services LLC, 7301 North Lincoln Ave., Suite 220, Ave, Lincolnwood, IL 60712-1733  
82197135 EDI: ARSN.COM Feb 28 2008 23:56:00 Associated Recovery Systems, P.O.Box 469046, Escondido, CA 92046-9046  
82197137 EDI: IRS.COM Feb 28 2008 23:56:00 Internal Revenue Service, P.O.Box 7125, San Francisco, CA 94120-7125  
82197138 +EDI: BANKAMER.COM Feb 28 2008 23:55:00 MBNA America, P.O.Box 15026, Wilmington, DE 19850-5026  
82197139 EDI: BANKAMER2.COM Feb 28 2008 23:56:00 MBNA America, P.O.Box 15137, Wilmington, DE 19886-5137  
82197140 EDI: BANKAMER2.COM Feb 28 2008 23:56:00 MBNA America, P.O.Box 15102, Wilmington, DE 19886-5102  
82197142 +EDI: ORREV.COM Feb 28 2008 23:56:00 Oregon Department of Revenue, 955 Center Street NE, Salem, OR 97301-2553

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2008

Signature:

